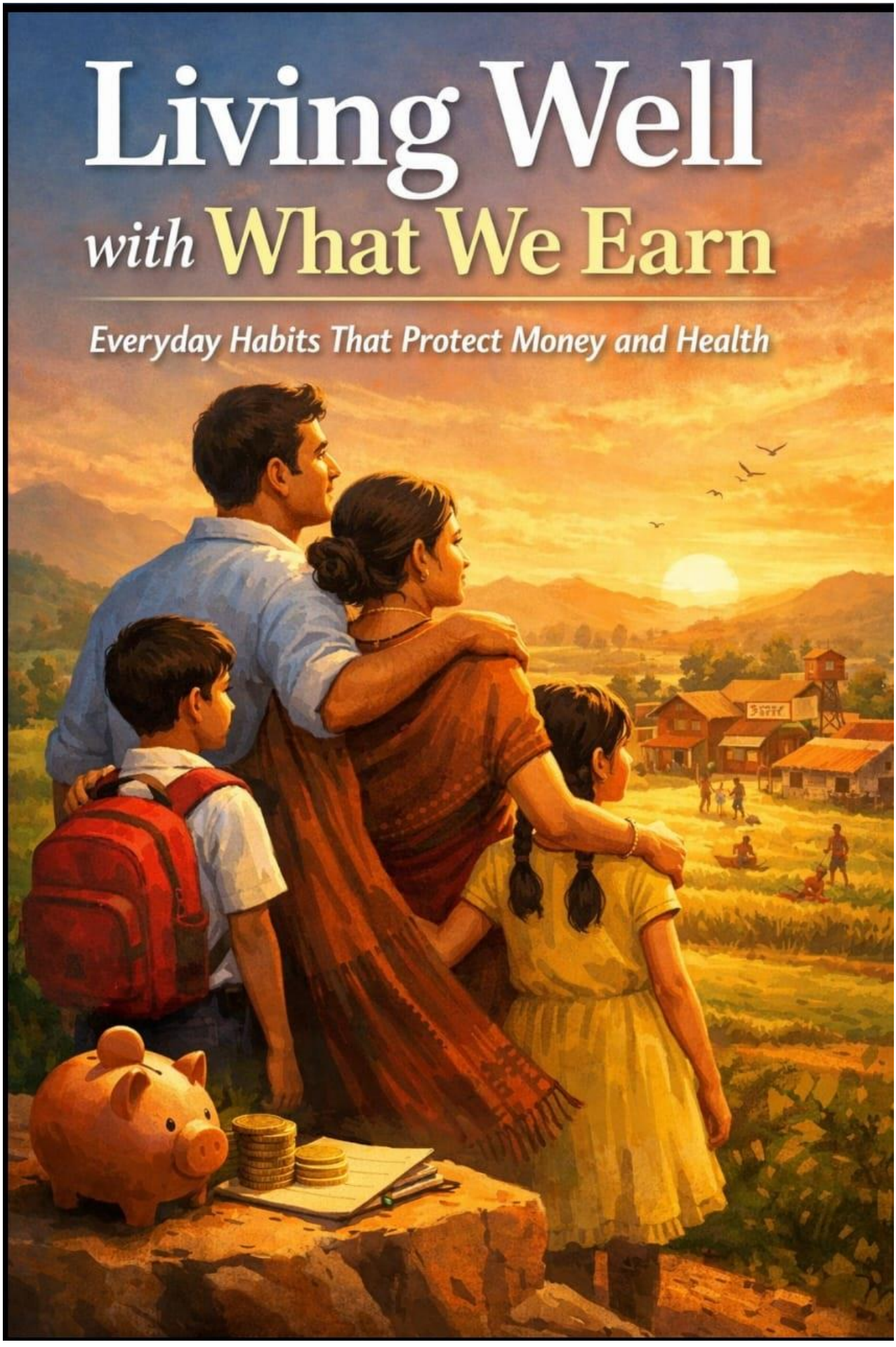
Living Well
with What We Earn
Everyday Habits That Protect Money and Health

INTRODUCTION

This book is written for ordinary families living an ordinary life.

It is written for fathers and mothers who wake up every day, go to work, manage the home, care for children, and still worry at night about money, health, education, and the future.

This book is not written to compare your life with others.
It is not written to make you feel less.
It is not written to push you into competition.

This book is written to say one clear thing:

Living well with what we earn is possible.

Why This Book Is Needed

Today, many families feel pressure from all sides.

Prices are increasing

Salaries are limited

Social expectations are high

Children see many things around them

Festivals, functions, education, health—all cost money

Because of this pressure, many families feel that their income is not enough.

But the real problem is not income alone.

The real problem is:

Unplanned spending

Buying at the wrong time

Wasting small amounts daily

Ignoring prevention

Depending on loans and EMI

Small mistakes repeated every day become big problems over time.

This book shows how small discipline, correct timing, and simple habits can protect a family.

What This Book Is NOT

This book is not about:

Becoming rich fast

Big investments

Risky ideas

Comparing lifestyles

Showing off

This book does not say:

“Earn more or fail”

“Buy more to be happy”

Instead, this book says:

Live within what you earn

Plan before spending

Prevent problems before they grow

Who This Book Is For

This book is for:

Families with fixed or small income

Parents who want peace, not pressure

People who want to avoid loans and EMI

Mothers who manage homes carefully

Fathers who want security for children

Children who should grow with confidence, not comparison
You do not need high education to follow this book.

You only need willingness to learn and discipline to follow.

The Core Belief of This Book

The core belief is simple:

What we earn is enough when we live wisely.

Living well does not mean spending more.
Living well means:

Eating right food

Staying healthy

Educating children with care

Celebrating simply

Saving slowly

Sleeping peacefully

A family that lives with discipline is stronger than a family that lives with show.

What You Will Learn in This Book

This book will teach you:

How to plan food season by season

How to save money in daily life

How to reduce waste in water, electricity, gas

How to manage festivals and functions without stress

How to plan children’s education without heavy fees

How to avoid doctors by preventive care

How to save small amounts every month

How to use government schemes

How to invest safely without EMI
How to teach children values without comparison

Each chapter is written in simple language, with real-life examples.

A Message to Parents

Never tell your children:

“We are poor”

Instead tell them:

“We live carefully”

“We plan wisely”

“We are strong together”

Children who grow in a confident home become confident adults.

A Promise of This Book

This book promises only one thing:

If you follow these ideas with honesty and discipline,
you can live a peaceful, respectful, and stable life
with the income you already earn.

No loans.
No stress.
No comparison.

Just living well with what we earn.

PRAVEEN RAMAYANAM

CHAPTER 1

What We Earn Is Enough

Most families believe one thing:

“If we earn more, our life will be better.”

This belief is everywhere.

But it is not fully true.

Many people earn more than us,
yet they worry more, borrow more, and sleep less.

This chapter explains one simple truth:

Life quality does not come from income alone.
It comes from how we use what we earn.

Understanding Our Income

Every family has a fixed income.

Some earn daily wages.
Some earn monthly salaries.
Some earn seasonally.

No income is small or big by itself.
Income becomes “enough” or “not enough” based on habits.

If we:

Spend without planning

Buy in hurry

Follow others blindly

Depend on loans

Then even a high salary feels less.

If we:

Plan slowly

Buy carefully

Avoid waste

Save regularly

Then even a small salary feels safe.

Enough Does Not Mean Luxury

This book never says:

Eat costly food

Buy expensive clothes

Own many things

“Enough” means:

Food that keeps us healthy

Clothes that protect us

Education that builds children

Savings that protect emergencies

Enough means peace, not pressure.

Why Families Feel Salary Is Not Enough

Families feel pressure because of:

Comparison with others

Festivals without budget

Functions without limits

Medical problems without prevention

Education without planning

EMI without thinking

These are not income problems.
These are planning problems.

Small Leaks Make Big Loss

Money usually does not go in one big expense.

It goes like this:
Extra electricity

Extra water

Daily snacks

Unplanned travel

Small online orders

Each looks small.
Together, they break the budget.

This book focuses on closing these small leaks.

A Simple Family Example

A family earns ₹10,000 per month.

They think: “This is not enough.”

But when they:

Eat seasonal food

Cook at home

Use bus instead of bike

Avoid EMI

Plan festivals

Save ₹10–₹20 daily

Slowly, pressure reduces.

The salary did not change.
Life changed.

What This Chapter Teaches

From today, remember this:

Enough is a mindset

Discipline is strength
Planning gives confidence

Comparison destroys peace

We don’t need to prove anything to society.
We need to protect our family.

One Line to Remember

> “What we earn is enough when we stop wasting, stop comparing, and start planning.”

CHAPTER 2

Daily Habits That Waste Money Without Us Knowing

Most families think money problems come from big expenses.
But in real life, money is lost little by little, every day.

These losses are silent.
We do not feel them immediately.
But at the end of the month, the salary is gone.

This chapter explains small daily habits that waste money and how to stop them easily.

Small Wastage Happens Every Day

Money is wasted in daily life through:

Water

Electricity

Cooking gas

Food waste

Travel habits

Mobile usage

Each one looks small.
Together, they become a big loss.

Water Wastage

Leaving the tap open while:

Brushing

Washing vessels

Cleaning floors

This wastes water and increases bills.

Simple habit

Close tap when not needed

Use bucket instead of shower

Reuse water for cleaning

Saving water saves money and future problems.

Electricity Wastage

Lights and fans running in empty rooms.
TV and chargers left on even when not in use.

Simple habit

Switch off when leaving room

Use daylight in daytime

Use fan in medium speed

Electricity saved every day becomes big saving monthly.

Cooking Gas Wastage

Common mistakes:

Cooking with lid open

Using high flame always

Cooking small items many times

Simple habit

Cook with lid closed

Use pressure cooker

Cook in one time, not many times

Gas saved is money saved.

Food Wastage

Cooking more than needed.
Throwing leftover food.
Buying snacks outside daily.

Simple habit

Cook required quantity

Use leftovers wisely

Eat home snacks

Food waste is equal to money thrown away.

Travel Wastage

Using bike for short distance.
Going out without planning.
Extra petrol usage.

Simple habit

Walk short distance

Use bus when possible

Combine work trips

Travel discipline saves fuel and time.

Mobile and Internet Wastage

Multiple recharges.
Unnecessary data use.
Long scrolling without purpose.
Simple habit

One phone, one plan

Turn off auto updates

Use internet with purpose

Digital discipline saves money and time.

Small Purchases Without Thinking

Buying small items suddenly:

Snacks

Online offers

Daily impulse buys

Each is small.
Together, they break savings.

Simple habit

Follow 24-hour rule before buying

Write daily expenses

Awareness brings control.

Why These Habits Matter

Daily habits decide:

Whether salary lasts

Whether savings grow

Whether stress reduces

Big change is not needed.
Small discipline is enough.

One Line to Remember

> “Daily wastage looks small, but monthly loss is big.”

CHAPTER 3

Food Planning: Eat Right, Spend Less, Stay Healthy

Food is the biggest daily expense for any family.
It is also the biggest area where money can be saved or wasted.

This chapter explains how right food planning can:

Reduce monthly expenses

Improve health

Reduce doctor visits

Keep children active

Good food planning is not about costly food.
It is about timing, season, and balance.

Eat Seasonal Food Only

Nature gives food in seasons for a reason.

Seasonal food is:

Easily available

Cheaper in price

Better for health

Non-seasonal food is:

Costly

Less nutritious

Often causes health issues

Simple rule Eat what is grown in that season.

Seasonal Food Examples

Summer

Watermelon

Muskmelon

Cucumber

Bottle gourd

Buttermilk

These keep the body cool and hydrated.

Rainy Season

Leafy vegetables

Lady finger

Drumstick

Banana

Avoid outside food during rainy season.

Winter

Carrot

Beetroot

Spinach

Cabbage

Cauliflower

Orange and guava

Winter food is nutritious and keeps immunity strong.

Protein Is Necessary, Not Optional

Many families avoid protein thinking it is costly.

This is a mistake.

Low-cost protein options:

Eggs

Pulses

Groundnuts

Sprouts

Curd

Family of four

Adults: 2 eggs each

Children: 1 egg each

Eggs are cheaper than medicine.

Cook at Home, Not Outside

Outside food:

Costs more

Harms health

Creates habit problems in children

Home food:

Costs less

Is safer

Builds family bonding

Even simple food cooked at home is enough.

Plan Food Quantity Properly

Cooking too much causes:

Food waste

Money waste

Cooking too little causes:

Outside food buying

Simple habit

Cook required quantity

Use leftovers for next meal

No food should go to waste.

Snacks: Home Is Better

Daily outside snacks silently waste money.

Replace with:

Roasted groundnuts

Boiled corn

Fruits

Homemade snacks

Children accept what parents practice.

Food and Health Connection

Wrong food leads to:

Cold

Fever

Stomach problems

Right food leads to:

Strong immunity

Fewer doctor visits

More savings

Food is the first medicine.

One Line to Remember

> “Eat what the season gives, not what the market shows.”

CHAPTER 4

Cook Smart: Save Gas, Time, and Money

Cooking is done every day in every home.
If cooking is not planned well, gas and time are wasted silently.

This chapter explains how small cooking habits can save:

Cooking gas

Time

Money

Health

Cooking smart does not change food.
It changes method.

Close the Lid While Cooking

Cooking with lid open wastes heat.

Heat goes out.
Gas keeps burning.
Food takes more time.

Simple habit

Always cook with lid closed

This alone saves a lot of gas every month.

Control the Flame

Many people cook on high flame all the time.
This is a common mistake.

Right method

High flame only to start

Medium or low flame after boiling

Food cooks properly and gas is saved.

Use Pressure Cooker Properly

Pressure cooker is the biggest gas saver.

Use it for:

Rice

Dal

Vegetables

Curries

Simple habit

After one whistle, reduce flame

Switch off early and allow steam to finish cooking

This saves gas and time.

Soak Before Cooking

Soak:

Rice

Dal

Chana

Soaking reduces cooking time.

Less cooking time means:

Less gas

Better digestion

Cook Together, Not Many Times

Cooking many times a day wastes gas.

Better habit

Cook rice, dal, and curry together

Reheat when needed

One-time cooking saves fuel and effort.

Use Right Vessels

Flat bottom vessels

Vessel should match flame size

Small vessel on big flame wastes gas.

Clean the Gas Burner

Blocked burner holes cause:

Yellow flame

More gas usage

Simple habit

Clean burner weekly

Blue flame means efficient cooking.

Switch Off Early

Do not wait till food is fully done.

Simple habit

Switch off gas 2–3 minutes early

Keep lid closed

Remaining heat completes cooking.

Why Cooking Discipline Matters

Gas saving means:

Lower monthly expense

Less refill pressure

Better planning

Small habits protect family budget.

One Line to Remember

> “If the lid is open, money is burning.”

CHAPTER 5

Water and Electricity: Silent Money Savers

Water and electricity are used every day.
Because we use them daily, we do not notice how much is wasted.

Small care in water and electricity can save a family thousands of rupees every year.

This chapter explains how.

Water Wastage Happens Easily

Water is wasted when:

Tap is left open

Shower is used daily

Water is used carelessly

This increases water bill and future problems.

Smart Water Habits

Simple habits

Close tap while brushing

Use bucket bath instead of shower

Reuse water for cleaning and plants

These habits save water and money.

Washing Discipline

Washing clothes daily wastes:

Water

Electricity

Soap

Better habit

Wash clothes in batches

Use full load only

This reduces utility bills.

Electricity Wastage Is Silent

Electricity is wasted when:

Lights and fans are on in empty rooms

TV runs without watching

Chargers are plugged in always

We don’t feel it daily, but the bill shows it.

Smart Electricity Habits

Simple habits

Switch off lights and fans when leaving room

Use sunlight during daytime

Use fan in medium speed

Small actions bring big savings.

Refrigerator Usage Discipline

Wrong habits:

Opening fridge again and again

Keeping hot food inside

Right habits

Keep food covered

Open fridge only when needed

Clean backside monthly

This reduces electricity use.

Family Rule Matters

Water and electricity saving works only when:

Every family member follows rules

Children learn early

Parents set example

Saving becomes a family habit.

Why This Matters

Saving water and electricity means:

Lower bills

Less stress

Better future resources

Saving today protects tomorrow.

One Line to Remember

> “The unit we save today is money we keep tomorrow.”

CHAPTER 6

Clothes and Footwear: Buy Less, Buy at the Right Time

Clothes and footwear are necessary for every family.
But buying them at the wrong time and in the wrong way wastes money.

This chapter explains how planning and timing can reduce clothing expenses without reducing dignity.

Buy Only What Is Needed

Buying more clothes does not mean better living.
It only means more expense.

Simple rule

Buy only required clothes

Avoid buying for show

Quality is better than quantity

Few good clothes are enough for a year.

Buy Clothes in Off-Season

Clothes are costly when demand is high.
They are cheap when demand is low.

Best time to buy

Summer clothes: October–November

Winter sweaters: February–March

Rainwear: January

Festival clothes: After festival

Buying in off-season saves a lot of money.

How Many Clothes Are Enough

For one person in a year:

4–5 daily wear clothes

2–3 work or school clothes

1 special occasion dress

1 sweater or jacket

Buying more than this is unnecessary.

Footwear Planning

Footwear is often replaced too quickly.

Smart rule

Two pairs per person are enough

One daily use

One occasional use

Proper care makes footwear last longer.

How to Protect Clothes and Footwear

Simple care habits

Dry clothes in shade

Do not over-wash

Store clothes properly

Dry footwear after rain

Do not dry footwear in direct sun

Care increases life and saves money.

Avoid Impulse Buying

Buying clothes suddenly due to:

Offers

Discounts

Peer pressure

leads to waste.

Simple habit

Wait one day before buying

Ask: “Do we really need this now?”

Most impulse purchases stop automatically.

Why Clothing Discipline Matters

Planned clothing means:

Less yearly expense

No festival pressure

More savings for important needs

Dignity comes from cleanliness, not cost.

One Line to Remember

> “Buy clothes when they are cheap, not when they are needed.”

CHAPTER 7

Education Without Heavy Fees: Quality Starts at Home

Education is important for every family.
But education does not mean expensive schools or heavy fees.

This chapter explains how families can give good quality education to children without financial pressure.

School Gives Certificate, Home Gives Quality

Schools provide:

Syllabus

Exams

Certificates

Homes provide:

Discipline

Curiosity

Values

Confidence

Real education starts at home, not in school buildings.

Choosing a School Wisely

Expensive school does not guarantee quality education.

Smart choice

Government school or low-fee school

Nearby school to reduce travel cost

Focus on child's learning, not school name

A simple school with caring parents gives better results.

Parents' Role in Daily Studies

Children need guidance, not pressure.

Simple daily routine

Mother checks homework

Father explains basics

One hour daily study at home

Parents' attention is more powerful than tuition.

Use Free Learning Resources

Today, quality education is available free.

Free learning options

YouTube educational channels

Government online education platforms

Library books

School teachers' guidance

Using free resources saves money and builds self-learning habit.

Avoid Unnecessary Tuition Fees

Tuition fees create monthly pressure.

Before joining tuition, ask:

Does the child really need it?

Can parents help first?

In many cases, parent involvement is enough.

Learning Beyond Books

Education is not only marks.

Teach children:

Reading habit

Good communication

Time discipline

Respect and honesty

These skills help children lifelong.

No Comparison Rule

Never compare your child with:

Neighbours' children

Relatives' children

School toppers

Each child grows at their own pace.

Comparison kills confidence.

Why Simple Education Works

Simple education means:

Less stress

More understanding

Strong foundation

Children who grow with confidence learn faster.

One Line to Remember

> "Education becomes costly only when parents stop teaching."

CHAPTER 8

Health Before Hospital: Prevention Saves Money

Health problems create the biggest fear in any family.
One small illness can disturb the monthly budget.

This chapter explains how simple prevention can:

Reduce sickness

Avoid doctor visits

Save money

Keep the family strong

Health care does not always mean hospital.
Most health care starts at home.

Why Families Spend More on Health

Families spend more on health because:

Poor food habits

Ignoring seasonal changes

Late treatment

No preventive care

Most illnesses are preventable with small care.

Seasonal Health Awareness

Summer

Common problems:

Dehydration

Fever

Stomach issues

Simple care

Drink water regularly

Use buttermilk and ORS

Avoid afternoon sun

Rainy Season

Common problems:

Cold

Cough

Fever

Infections

Simple care

Drink boiled water

Change wet clothes immediately

Eat warm food

Steam inhalation once in 2–3 days

Winter

Common problems:

Cold

Throat pain

Breathing issues

Simple care

Warm clothes

Warm water

Ginger and turmeric in food

Daily sunlight exposure

Home Remedies That Help

Simple home remedies reduce medicine need:

Turmeric milk

Ginger tea

Steam inhalation

Salt water gargle

These cost very little and help a lot.

Daily Habits for Good Health

Simple habits

Wake up early

Light stretching or walking

Clean drinking water

Proper sleep

Healthy habits reduce doctor visits.

Avoid Unnecessary Medicines

Taking medicine for small issues:

Weakens immunity

Creates dependency

Increases expense

Observe first.
Use home care when possible.

Use Government Health Facilities

Government hospitals and schemes:

Provide low-cost or free treatment

Reduce major medical expenses

Knowing where to go saves money and stress.

Family Responsibility

Health is a family responsibility.

Parents guide children

Children follow habits

Everyone supports each other

Prevention works only when everyone cooperates.

One Line to Remember

> “Prevention costs little, treatment costs a lot.”

CHAPTER 9

Travel Smart: Save Fuel, Time, and Energy

Travel is a daily need for work, school, and household tasks.
But careless travel habits waste money every month without notice.

This chapter explains how smart travel planning can reduce expenses and improve daily life.

How Travel Becomes Costly

Travel becomes costly when:

Bike is used for short distances

Multiple trips are made without planning

Fuel price increases are ignored

Vehicle maintenance is neglected

Small fuel waste every day becomes a big monthly expense.

Walk When Distance Is Short

Using a bike for very short distances:

Wastes fuel

Harms health

Increases maintenance cost

Simple habit

Walk for nearby shops, school, or office

Walking saves fuel and keeps the body healthy.

Use Public Transport When Possible

Public transport:

Costs less than private vehicle

Saves fuel

Reduces stress

Using bus instead of bike whenever possible saves money monthly.

Combine Trips

Going out multiple times for small work wastes fuel.

Smart habit

Plan work

Combine tasks

Finish everything in one trip

Planning saves fuel and time.

Limit Vehicle Usage

A family does not need to use vehicle every day.

Simple rule

Vehicle only when necessary

Avoid casual rides

Less usage means:

Less fuel

Less repair

Longer vehicle life

Vehicle Care Saves Money

Poor vehicle maintenance increases fuel usage.

Simple care

Check tyre air regularly

Service vehicle on time

Avoid overloading

Good care improves mileage.

Choose One Vehicle Rule

Having multiple vehicles increases expenses.

Smart choice

One vehicle per family is enough

Use bus or walking for other needs

Less vehicles mean less maintenance and insurance.

Travel Discipline for Children

Teach children:

Walk when possible

Use school transport wisely

Respect fuel and time

Early learning builds lifelong habit.

Why Travel Planning Matters
Smart travel gives:

Fuel saving

Time saving

Better health

Less stress

Travel smart means live smart.

One Line to Remember

> “Every unnecessary ride burns money and energy.”

CHAPTER 10

Mobile, Internet, and Digital Discipline

Mobile phones and internet are useful tools.
But without discipline, they silently waste money, time, and energy.

This chapter explains how simple digital discipline can protect both money and mental peace.

How Mobile Expenses Increase

Mobile expenses increase because of:

Multiple SIM cards

Unnecessary recharges

Auto-renew subscriptions

Excess data usage

These expenses look small but repeat every month.

One Phone, One Plan Rule

A family does not need many plans.

Simple rule

One phone per adult

One basic recharge plan

No extra SIM cards

This single rule saves money every month.

Control Internet Usage

Uncontrolled internet use leads to:

High data usage

Extra recharges

Time waste

Smart habit

Turn off auto-updates

Use Wi-Fi when available

Avoid unnecessary video scrolling

Internet should serve us, not control us.

Avoid Paid Subscriptions

Paid apps and entertainment subscriptions:

Create monthly pressure

Are often unused

Simple habit

Use free content

Cancel unused subscriptions

Free knowledge is enough for learning.

Teach Children Digital Discipline

Children learn by watching parents.

Teach them:

Limited screen time

Educational content only

No addiction to games

Discipline today protects children’s future.

Use Internet for Saving Money

Internet can also save money when used wisely.

Use it to:

Apply for government services online

Learn free education

Check prices before buying

Avoid brokers

Digital knowledge is also financial knowledge.

Avoid Impulse Online Buying

Online offers attract easily.

Simple habit

Do not buy immediately

Wait 24 hours

Ask if it is really needed

Most impulse buying stops with waiting.

Why Digital Discipline Matters

Digital discipline gives:

Lower monthly bills

Better time management

Peaceful mind

Technology should support life, not disturb it.

One Line to Remember

> “Use the phone as a tool, not as a habit.”

CHAPTER 11

Daily Savings Habit: Small Amounts, Big Safety

Many families believe saving is possible only when income is high.
This is not true.

Saving does not depend on how much we earn.
It depends on habit.

This chapter explains how small daily savings can protect a family from future trouble.

Saving Is a Habit, Not Leftover Money

Most people try to save what is left at the end of the month.
Usually, nothing is left.
Correct thinking

Save first

Spend later

Even a small amount saved daily creates confidence.

The Power of Daily Saving

Saving ₹10–₹20 per day looks very small.
But over time, it becomes strong.

Example

₹20 per day × 30 days = ₹600 per month

₹600 × 12 months = ₹7,200 per year

This amount helps in emergencies.

Emergency Monthly Saving (EMS)

Every family must have an Emergency Monthly Saving.

Simple rule

Fix one amount

Save every month without fail

Do not use it for festivals or shopping

This fund is only for emergencies.

Where to Keep Small Savings

Small savings should be:

Safe

Easy to access
Separate from daily money

Good options:

Piggy bank

Post office RD

Bank savings account

Do not mix savings with spending money.

Family Involvement in Saving

Saving works better when:

All family members know

Children participate

Everyone respects the rule

Give children a small saving box.
Teach them to save small coins.

Avoid Touching Savings

Many families save but break savings easily.

Golden rule

Savings are not for wants

Savings are for needs

Discipline protects savings.

Why Small Savings Matter

Small savings:

Reduce fear

Reduce borrowing

Increase confidence

A family with savings sleeps peacefully.

One Line to Remember

> “Saving small today prevents borrowing big tomorrow.”

CHAPTER 12

Festivals, Functions, and Social Events Without Debt

Festivals and social events bring happiness.
But without planning, they also bring stress and debt.

This chapter explains how families can celebrate with respect and joy, without disturbing their monthly budget.

Why Festivals Become Financial Burden

Festivals become costly because of:

Last-minute shopping

Social comparison

Buying more than needed

Borrowing money for one day

Happiness should not create long-term problems.

Fix a Festival Budget Early

Simple rule

Fix one budget for the whole year

Divide it between two main festivals

When budget is fixed, spending stays under control.

Celebrate Two Festivals Meaningfully

A family does not need to celebrate every festival with spending.

Smart choice

Choose two important festivals

Celebrate others simply

Quality celebration is better than quantity.

Food Planning for Festivals

Festival food does not need many items.

Simple plan

One special dish

One sweet item

Rest regular home food

Love and togetherness matter more than menu.

Clothes and Decoration Discipline

Buy clothes only if really needed

Use off-season buying

Reuse decorations

Clean home and happy faces create festival feeling.

Gifts and Charity

Gifts do not need to be expensive.

Smart gifting

Fix a small limit

Prefer useful items

Combine gifts with others

Giving within limit brings peace.

Say No Without Guilt

Sometimes attending every function is not possible.

It is okay to:

Politely decline

Explain honestly

Respect does not depend on money spent.

Teaching Children Festival Values

Teach children:

Festivals are about faith and family

Not about competition or shopping

Children learn values from parents' actions.

Why Simple Celebration Works

Simple celebrations give:

No debt

No stress

True happiness

Peaceful festivals strengthen families.

One Line to Remember

> “Celebrate with heart, not with loans.”

CHAPTER 13

Functions, Guests, and Gifts: Respect Without Extra Expense

Functions and guests are part of family life.
Relatives, friends, and neighbours come for happiness and connection.

But without planning, these visits create unexpected expenses.

This chapter explains how to manage functions and guests with respect and control, without disturbing the family budget.

Why Functions Create Pressure

Functions become costly because of:

Sudden invitations

Social expectations

Expensive gifts

Special food pressure

Respect should never force a family into borrowing.

Fix a Gift Limit Rule

Every family must have a fixed gift rule.

Simple rule

Decide one gift limit

Follow it for all functions

A small, thoughtful gift is enough.

Choose Useful Gifts

Useful gifts are respected and remembered.

Good gift ideas

Steel plates or bowls

Bedsheets

School items for children

Grocery items

Avoid buying show items.

Combine Gifts When Possible

For close relatives or common functions:

Two or three families can give one gift

Share cost

Share respect

This reduces pressure and maintains dignity.

Managing Guests at Home

Guests come for warmth, not luxury.

Smart food planning

One special dish only

Rest regular home food

Avoid too many items

Simple food with love is always accepted.

Tea and Snacks Discipline

One tea or coffee

One snack item

Avoid repeated serving and waste.

Keep Generic Gifts Ready

Keep:

Two or three simple gifts at home

Bought during sale or off-season

This avoids last-minute shopping and extra expense.

Teach Children Social Values

Teach children:

Respect people, not gifts

Hospitality does not mean spending more

Children learn by observing parents.

Why Controlled Hospitality Works

Controlled hospitality gives:

Peace of mind

No financial stress

Healthy relationships

Respect comes from behaviour, not spending.

One Line to Remember

> “Guests remember love, not the cost of food or gifts.”

CHAPTER 14

Children’s Birthdays: Celebrate with Love, Not Burden

Children’s birthdays come every year.
They are special days for children and parents.

But without planning, birthdays quietly disturb the family budget.

This chapter explains how to celebrate children’s birthdays with happiness and control, without pressure or debt.

Why Birthday Expenses Increase

Birthday expenses increase because of:

Party hall booking

Large guest lists

Expensive cakes

Costly gifts

Children need love and attention, not expensive celebrations.

Fix a Birthday Budget Early

Simple rule

Fix one yearly birthday budget per child

Follow the same rule every year

When budget is fixed, celebration becomes peaceful.

Home Celebration Is Best

Home celebration gives:

Warmth

Family bonding

Cost control

Simple home plan

Small cake or homemade sweet

Family dinner

Blessings from elders

Children remember moments, not money spent.

Choose Meaningful Gifts

Gifts should support learning and growth.

Good gift ideas

Story books

Drawing materials

School bag or bottle

Educational toys

Avoid costly gadgets and show items.

Avoid Comparison with Other Children

Never compare:

Birthday parties

Gifts

Number of guests

Each family celebrates in its own way.

Comparison creates disappointment.

Save Monthly for Birthdays

Birthday expenses should not be sudden.

Simple habit

Save small amount monthly

Use it only for birthday

Small monthly saving removes yearly stress.

Teach Children Values Through Birthdays

Birthdays are a chance to teach:

Gratitude

Sharing

Simplicity

Children learn more from attitude than from gifts.

Why Simple Birthdays Work

Simple birthdays give:

Happy children

Peaceful parents

No financial pressure

Joy does not need excess.

One Line to Remember

> “A child needs love on birthdays, not loans.”

CHAPTER 15

Savings and Security: Protecting the Family’s Future

Every family works hard every day.
But hard work alone is not enough.
A family also needs protection and security.

This chapter explains how small savings and basic protection can keep a family safe during difficult times.

Why Savings Are Necessary

Life is not always smooth.

Unexpected situations come like:

Illness

Job loss

School needs

Emergencies

Without savings, families are forced to borrow money.

Savings give strength and confidence.

Monthly Saving for Children

Children’s future needs planning.

Simple saving habit

Save a small fixed amount every month

Keep it separate from daily expenses

Even small savings grow over time and help in education needs.

Post Office and Bank Savings

Government-backed savings are:

Safe

Simple

Trustworthy

Good options

Post Office Recurring Deposit

Bank savings account

These are easy to manage and suitable for families.

Insurance Is Protection, Not Profit

Insurance is not an investment.
It is protection.

If something happens to the earning member, insurance supports the family.

Simple rule

One basic life insurance for family head

Low premium, sufficient coverage

This prevents sudden financial collapse.

Health Protection Through Government Schemes

Medical expenses are heavy.

Government health schemes:

Reduce hospital costs

Protect family from large medical bills

Knowing and using these schemes saves money and stress.

Avoid Mixing Savings and Spending

Savings should not be used for:

Festivals

Shopping

Wants

Savings are for:

Emergencies

Education

Health

Discipline keeps savings safe.

Teach Children About Saving

Children should learn:

Money does not come easily

Saving is a habit

Small amounts matter

Give children a small saving box.
This builds responsibility early.

Why Security Planning Matters

Security planning gives:

Peace of mind

Confidence during trouble

Stability for children

A protected family is a strong family.

One Line to Remember

> “Savings and insurance protect the family when income cannot.”

CHAPTER 16

Buying Big Things Without EMI: Plan, Save, Then Buy

Many families fall into trouble because of EMI.
EMI looks easy today but becomes pressure tomorrow.

This chapter explains how to buy big items like a bike, phone, or appliance without EMI, using planning and patience.

Why EMI Creates Pressure

EMI problems happen because:

Monthly income is already fixed

EMI cuts future salary

One problem affects many months

EMI steals peace from daily life.

Understand the Real Cost of EMI

When we buy on EMI:

We pay more than the actual price

Interest is added

Delays create penalties

What looks small monthly becomes big yearly.

Save First, Buy Later

Golden rule

Do not buy first and pay later

Save first, then buy

Saving gives freedom.
EMI gives pressure.

Monthly Saving Plan for Big Items

If you want to buy a bike or appliance:

Simple plan

Decide the item

Fix monthly saving amount

Save for 12–24 months

Buy with cash

Buying with cash gives confidence and control.

Second-Hand Is Also Smart

Second-hand items:

Cost less

Serve the same purpose

A good second-hand bike or appliance can save a lot of money.

There is no shame in buying smart.

Compare Need vs Want

Before buying, ask:

Do we need this now?

Can we wait?

Is it necessary or only desire?

Waiting reduces unnecessary buying.

Investment Is Better Than EMI

Instead of paying EMI:

Save money

Invest safely

Let money grow

Then buy later without stress.

Teach Children the Value of Waiting

Teach children:

Waiting is strength

Patience brings reward

This lesson helps them throughout life.

Why No-EMI Life Works

Living without EMI gives:

Free monthly income

Mental peace

Control over future

A family without EMI is a strong family.

One Line to Remember

> “If you can’t buy it with savings, wait until you can.”

CHAPTER 17

Investment with Patience: Grow Money Safely

Many families believe investment is only for rich people.
This is not true.

Investment is not about big money.
It is about discipline, patience, and safety.

This chapter explains how ordinary families can invest small savings safely and wisely.

Investment Is Different from Gambling

Investment means:

Saving regularly

Growing money slowly

Protecting future needs

Gambling means:

Risking money

Expecting quick profit

Losing peace

This book supports safe investment, not risk.

Gold as Long-Term Safety

Gold has protected families for many years.

Gold:

Holds value over time

Helps in emergencies

Beats price rise slowly

Small gold saving over years becomes strong support.

Gold is safety, not luxury.

Post Office and Government Schemes

Government schemes are trusted and simple.

Good options:

Post Office Recurring Deposit

Public Provident Fund

Sukanya Samriddhi (for girl child)

These schemes are slow but safe.

Avoid High-Risk Investments

Avoid:

Quick-return promises

Unknown apps

Share tips without knowledge

Borrowed money investment

High risk brings high stress.

Monthly Discipline Is Key

Investment works only when:

Amount is fixed

Saving is regular

Money is not withdrawn early

Small monthly investment is better than big one-time investment.

Investment for Need, Not Show

Invest for:

Children education

Health emergencies

Old age support

Do not invest to show others.

Investment is personal protection.

Time Is More Important Than Amount

Starting early is more important than saving big.

₹500 saved early is better than ₹5,000 saved late.

Time helps money grow.

Teach Children About Money

Teach children:

Saving before spending

Patience over quick gain

Respect for money

This builds responsible adults.

Why Safe Investment Matters

Safe investment gives:

Future security

Confidence

No fear of emergencies

Investment is silent strength.

One Line to Remember

> “Grow money slowly, but sleep peacefully.”

CHAPTER 18

Waste to Value: Small Earnings from Everyday Waste

Many families throw away things that still have value.
Small waste, when collected properly, can become small income.

This chapter explains how families—especially homemakers—can turn waste into value without extra effort.

Waste Is Not Always Useless

Items we throw away daily:

Plastic covers

Old newspapers

Empty bottles

Cardboard boxes

Metal scraps

These items have resale value.

Collect Waste Separately

Simple habit

Keep one bag or box for dry waste

Do not mix with wet waste

Clean and dry waste sells better.

Monthly Waste Collection

Collect waste for:

One month

Two months

Then sell it to:

Scrap buyers

Local waste collectors

No daily selling needed.

Small Earnings Add Confidence

Average monthly earning:

₹50 – ₹200

This amount may look small,
but it helps in buying:

Soap

Oil

Vegetables

Small earning reduces dependency.

Homemaker’s Role Is Powerful

Homemakers manage the house daily.
They understand waste better than anyone.

Their role:

Collect

Store

Sell

This builds confidence and contribution.

Reuse Before Selling

Some waste can be reused:

Old clothes as cleaning cloth

Bottles for storage

Containers for kitchen use

Reuse saves more money than selling.

Teach Children About Waste Value

Children should learn:

Do not waste

Respect resources

Clean surroundings

This builds responsibility and awareness.

Why Waste Management Matters

Waste management:

Saves money

Keeps home clean

Helps environment

Clean habits protect health.

One Line to Remember

> “What we throw today could save us tomorrow.”

CHAPTER 19

Digital Knowledge: Save Time, Money, and Energy

Many families lose money not because they lack income,
but because they lack digital knowledge.

This chapter explains how using a mobile phone correctly can save:

Time

Travel cost

Broker money

Mental stress

Digital knowledge is also a form of income.

Office Work Wastes Time and Money

Old method:

Going to offices

Standing in queues

Paying brokers

Taking leave from work

This causes:

Travel expense

Loss of daily wage

Mental stress

Most Certificates Are Available Online

Many important services are now online:

Birth certificate

Income certificate

Caste certificate

Residence certificate

Scholarship forms

Government applications

These can be applied using a mobile phone.

How to Learn Online Application

Simple steps

Use Google or YouTube

Search: “How to apply ___ online”

Watch step-by-step videos

Apply through official websites

No broker is needed.

Benefits of Online Applications

Online method:

Saves travel money

Saves time

No middleman

Easy tracking

One successful application gives confidence for future.

Teach Digital Skills at Home

One family member can learn and teach others.

Children can also:

Learn basic online usage

Help parents

Understand government systems

This builds confidence and independence.

Use Internet for Awareness, Not Waste

Internet should be used for:

Learning

Applying services

Checking prices

Understanding schemes

Avoid using it only for scrolling.

Digital Knowledge Saves Repeatedly

Once learned, digital skills:

Save money every year

Reduce dependency

Increase self-respect

This knowledge stays lifelong.

Why Digital Discipline Matters

Digital discipline gives:

Control

Confidence

Independence

Technology should support life, not confuse it.

One Line to Remember

> “A smartphone is today’s government office.”

CHAPTER 20

Raising Children Without Comparison

Children today see many things around them.
They see friends, neighbours, relatives, and social media.

Comparison enters their mind very early.
This comparison silently hurts confidence.

This chapter explains how parents can raise strong, confident children without comparison and pressure.

Why Comparison Is Harmful

Comparison creates:

Fear

Low confidence

Anger

Disappointment

Children start thinking: “I am less.”

“Our family is less.”

This thought is dangerous.

Every Family Is Different

Parents must clearly tell children:

Every family earns differently

Every home lives differently

No life is better or worse

Difference is natural.
Comparison is unnecessary.

Teach Effort, Not Results

Instead of asking:

“Why are you not first?”

Ask:

“Did you try your best?”

Effort builds confidence.
Marks change every year.

Speak Positively About Your Life

Never say in front of children:

“We are poor”

“We cannot afford anything”

Instead say:

“We plan carefully”
“We live wisely

Words shape children’s mindset.

Build Confidence Through Responsibility

Give children small responsibilities:

Helping at home

Managing small savings

Taking care of books

Responsibility creates self-worth.

Celebrate Small Achievements

Celebrate:

Improvement

Discipline

Honesty

Good behaviour

Not only marks and prizes.

Teach Gratitude and Respect

Teach children to:

Respect parents’ effort

Be thankful for what they have

Respect others without jealousy

Gratitude brings peace.

Parents Must Set Example

Children copy parents.

If parents:

Compare

Complain

Compete

Children will do the same.

If parents:

Stay calm

Plan wisely

Live confidently

Children grow strong.

Why Comparison-Free Parenting Works

It creates:

Emotionally strong children

Less pressure at home

Better learning

Peaceful family

Strong children do not need comparison.

One Line to Remember

> “Confidence grows where comparison stops.”

CHAPTER 21

Healthy Children, Smart Habits, and Confident Living

Children's future depends not only on education,
but also on health, habits, confidence, and values.

This chapter explains how simple daily habits can help children:

Stay healthy

Save money

Build confidence

Grow without shame or comparison

Health Does Not Need Money

Good health does not need:

Gym fees

Costly food

Expensive sports

Good health needs:

Daily movement

Simple food

Proper sleep

Discipline

Simple habits are enough for a strong body.

Daily Movement for Children

Children should move every day.

Simple activities:

Walking

Playing outside

Stretching

Helping in house work

Movement:

Keeps the body active

Improves focus

Reduces sickness

An active child is a healthy child.

Walking to School and Cycling to College

When school is nearby:

Children should walk

No daily transport cost

Body stays active

For longer distances:

Cycling is the best option

Cycling:

Saves fuel money

Builds stamina

Improves discipline

Reduces dependency

One bicycle costs less and lasts long.

Walking and Cycling Are Signs of Health, Not Poverty

Walking and cycling are not habits of poor people.
They are habits of healthy and confident people.

Parents must clearly tell children:

> “We walk and cycle because we care about health, not because we lack money.”

Strong bodies are built by movement, not by vehicles.
Many successful people walk and cycle to stay fit.

Children should feel proud, not ashamed.

Safety and Discipline

Parents must ensure:

Safe roads

Proper timing

Basic safety rules

Health should never compromise safety.

Fixed Daily Routine

A simple routine gives stability.

Good routine:

Wake up on time

Fixed study time

Fixed play time

Early dinner

Proper sleep

Routine reduces stress and improves health.

Limit Screen Time

Too much mobile and TV:

Weakens eyes

Reduces concentration

Creates laziness

Parents should:

Fix screen time

Encourage outdoor play

Set example themselves

Food Habits for Children

Children should eat:

Home-cooked food

Seasonal vegetables and fruits

Enough water

Avoid daily outside snacks.
Food is the first medicine.

Pocket Money: Teaching Saving with Happiness

Children should learn about money slowly and happily.

Parents can give:

Small pocket money

Weekly or monthly

According to family capacity

Pocket money should be regular, not random.

Saving from Their Own Pocket Money

Children should save:

From their own pocket money

By their own choice

Parents should never force saving.
Forced saving creates fear.
Voluntary saving creates happiness.

Simple Saving Method for Children

Give a piggy bank or savings box

Teach them to save a small part

Let them see savings grow

Seeing savings grow makes children confident and proud.

Let Children Decide Small Expenses

Allow children to:

Buy small things

Make small mistakes
Learn from experience

This builds decision-making skills.

Appreciate the Habit, Not the Amount

Parents should say:

“Good that you saved”

Not:

“Why is it so little?”

Appreciation builds confidence.

Teach the Purpose of Saving

Explain simply:

Saving gives freedom

Saving avoids borrowing

Saving helps future needs

Children understand more than we think.

Parents Must Set the Example

Children copy parents.

If parents:

Walk instead of riding

Save regularly

Avoid waste

Live confidently

Children learn naturally.

Why These Habits Matter

These habits create:

Healthy bodies

Strong confidence

Money awareness

Dignity without comparison

Strong habits protect children for life.

One Line to Remember

> “Healthy movement, happy saving, and confident thinking build strong children.”

CHAPTER 22

Using Holidays Wisely: Save Money and Earn More

Holidays are often seen as rest time only.
But holidays can also be opportunity time for families.

This chapter explains how using holidays wisely can:

Reduce expenses

Create extra income

Improve family balance

Reduce pressure during working months

Children’s Holidays Can Reduce Expenses

During school holidays:

Children stay at home all day

Food expense increases

Electricity usage increases

A smart option is sending children to grandparents' home when possible.

Benefits of Staying with Grandparents

Children benefit from:

Fresh food

Less screen time

Emotional bonding

Learning culture and values

Parents benefit from:

Reduced daily expenses

Peace of mind

Parents Can Use Time for Extra Work

When children are safe with grandparents:

Parents can take extra shifts

Do part-time work

Accept overtime opportunities

Even small extra income helps yearly savings.

Short-Term Extra Income Is Powerful

Even for 1–2 months:

Extra ₹3,000–₹5,000 per month

Combined with savings
Creates strong yearly relief

Temporary effort brings long-term comfort.

Use Holidays for Skill Improvement

Holidays can be used to:

Learn new skills

Improve existing skills

Watch free online learning videos

Skill growth increases future income.

Avoid Wasting Holidays

Avoid spending holidays on:

Unnecessary travel

Shopping

Screen addiction

Holidays should refresh, not drain money.

Family Planning Is Important

Holiday planning works when:

Family discusses early

Everyone agrees

Safety of children is ensured

Good planning avoids last-minute decisions.

Why Smart Holiday Use Works

Smart holiday use gives:

Reduced expenses

Extra income

Better family balance

Time used wisely becomes money saved.

One Line to Remember

> “Holidays can reduce expenses or increase income—choice is ours.”

CHAPTER 23

Relatives, Social Pressure, and Saying “Enough” Politely

Social pressure affects many families silently.
Relatives, neighbours, and society often expect us to spend more than we can.

This chapter explains how to handle social pressure politely, without hurting relationships and without hurting the family budget.

How Social Pressure Enters Family Life

Social pressure comes through:

Comparison of lifestyle

Comments on spending

Expectations during functions

Advice without understanding income

If not handled carefully, it creates stress and guilt.

Understand One Important Truth

Every family:

Earns differently

Lives differently

Plans differently

No one has the right to decide how you should spend your money.

Learn to Say “No” Politely

Saying “no” does not mean disrespect.

Simple polite responses

“We planned something simple this time.”

“We are managing within our budget.”

“We are saving for children’s needs.”

Honest words are better than borrowed money.

Avoid Explaining Too Much

You do not need to justify every decision.

Too much explanation:

Invites more questions

Creates pressure

Short and calm answers are enough.

Do Not Compete in Show

Competing in:

Clothes

Gifts

Functions

Lifestyle

creates unnecessary stress.

Respect comes from behaviour, not spending.

Protect Children from Social Pressure

Children observe how parents respond.

Teach children:

Not to feel less

Not to compare

To respect simple living

Children should feel proud of their family.

Choose Peace Over Approval

Trying to satisfy everyone:

Breaks budget

Breaks peace

Choose family peace over social approval.

Why Social Discipline Matters

Social discipline gives:

Financial control

Emotional strength

Stable family environment

Strong families are not controlled by opinions.

One Line to Remember

> “Respect others, but never sacrifice family peace for social pressure.”

CHAPTER 24

Yearly Planning: One Plan That Controls the Whole Year

Many families plan month by month.
Because of this, sudden expenses disturb the budget again and again.

This chapter explains how one simple yearly plan can control:

Money

Stress

Decisions

Family peace

Planning once saves trouble many times.

Why Yearly Planning Is Important

Without yearly planning:

Festivals come suddenly

School expenses surprise

Health expenses shock

Savings get delayed

Yearly planning prepares the mind and the money.

Divide the Year into Clear Parts

A year has:

School months

Festival months

Holiday months

Normal months

Knowing this helps in spreading expenses evenly.

Fix Major Yearly Expenses First

Every family has fixed yearly expenses:

School fees

Books and uniforms

Festivals

Birthdays

Insurance and savings

When these are fixed early, daily life becomes easier.

Monthly Saving for Yearly Needs

Simple method

Divide yearly expense into 12 parts

Save small amount every month

Small monthly saving removes yearly pressure.

Keep One Emergency Buffer

Unexpected events can happen.

Simple rule

Keep small emergency fund

Do not touch it unless needed

Emergency money gives confidence.

Review Once Every Three Months

You do not need daily review.

Simple habit

Review plan every 3 months

Adjust if needed

Planning should be flexible, not stressful.

Involve the Whole Family

Yearly planning works best when:

Husband and wife plan together

Children understand limits

Everyone supports the plan

Planning becomes a family culture.

Why Yearly Planning Works

Yearly planning gives:

Less panic

Better control

Strong savings

Peaceful decisions
Planning once saves worry all year.

One Line to Remember

> “One clear yearly plan is better than twelve confused months.”

CHAPTER 25

Living with Pride: Our Life, Our Rules

Living well does not mean living like others.
Living well means living with confidence, control, and peace.

This chapter brings together the heart of this book:
how a family can live with pride by following its own rules, not society’s pressure.

Pride Comes from Control, Not Show

True pride does not come from:

Expensive things

Big celebrations

Comparison with others

True pride comes from:

Paying bills on time

Avoiding loans

Saving regularly

Sleeping peacefully

Control over life creates dignity.

Our Family Rules Matter

Every strong family follows simple rules:

Spend only what we earn
Save before spending

Avoid EMI

Plan before buying

Protect health

Respect time

Rules create stability.

Discipline Is Freedom

Discipline is not punishment.
Discipline is freedom.

When we follow discipline:

Money lasts

Stress reduces

Decisions become easy

Discipline gives freedom from worry.

Teaching Children Family Pride

Children should grow up knowing:

Our family is careful, not weak

Our life is simple, not small

Our values are strong

Children who respect their roots grow confidently.

Accept Life Without Complaint

Complaining does not change income.

Planning does.

Acceptance brings clarity.
Clarity brings solutions.

Living Well Is a Daily Choice

Living well is not one decision.
It is a daily choice.

Every day we choose:

To cook at home

To save a little

To avoid waste

To stay calm

Small daily choices build a strong life.

Peace Is the Real Success

Success is not how much we show.
Success is how peacefully we live.

A peaceful home is the biggest achievement.

One Line to Remember

> “We live with pride because we live within our means.”

CHAPTER 26

Final Message: Living Well Is Possible for Every Family

This book started with one simple belief:
Living well with what we earn is possible.

This final chapter is a message to every family that feels pressure, fear, or doubt about money and life.

You Are Not Failing

If you earn a limited income,
it does not mean you are failing.

You are working.
You are caring for your family.
You are trying every day.

That itself is strength.

Small Discipline Creates Big Change

This book did not talk about big income or big dreams.
It talked about:

Small habits

Daily discipline

Correct timing

Simple planning

These small things create big stability over time.

A United Family Is Stronger Than Money

Money alone cannot protect a family.

But a united family can:

Face problems calmly

Support each other

Adjust during tough times

Unity is the strongest asset.

What This Book Taught

This book showed that:

Waste can be reduced

Health can be protected

Education can be given wisely

Festivals can be celebrated simply

Savings can be built slowly

Children can grow confidently

All within what we earn.

Do Not Compare Your Journey

Never compare:

Your income

Your house

Your lifestyle

Every family walks a different path.

Comparison steals peace.
Confidence builds life.

Keep These Values Forever

Remember always:

Plan before spending

Save before buying

Prevent before treating

Teach children values

Choose peace over pressure

These values protect families for generations.

Living Well Is a Daily Practice

Living well is not one big decision.
It is practiced every day.

Each small right choice:

Builds confidence

Reduces fear

Strengthens family

Day by day, life becomes stable.

A Final Word to the Reader

If this book helped you even a little,
it has done its job.

If it gave you confidence,
it has succeeded.

Living well is not about having more.
It is about using what we have wisely.

One Final Line to Remember

> “Living well is not about earning more, but about living wisely.”

CHAPTER 27

A Simple Family Promise for Life

This chapter is not about money calculations.
It is about a promise.

A promise that a family makes to itself
to live with dignity, discipline, and peace.

Why a Family Promise Is Important

Rules written on paper can be forgotten.
But a promise kept in the heart stays strong.

A family promise:

Guides decisions

Controls spending

Protects relationships

Builds confidence

When times are difficult, the promise reminds us who we are.

The Family Promise

Every family can keep this simple promise:

We will live within what we earn

We will avoid loans and EMI

We will plan before spending

We will save something every month

We will protect our health

We will educate our children with care

We will not compare our life with others

We will choose peace over pressure

This promise needs no signature.
It needs discipline.

How to Practice This Promise Daily

The promise is practiced through small actions:

Cooking at home

Switching off lights

Saying “no” politely

Saving a few rupees daily

Walking instead of riding

Teaching children values

Small actions keep the promise alive.

When the Promise Is Tested

There will be times when:

Others spend more

Temptation comes

Pressure increases

At that time, remember:

Our family’s safety comes first

Our peace is more important than approval

Staying firm builds strength.

Teaching This Promise to Children

Children should hear this promise often.

Tell them:

We live wisely

We plan carefully

We respect money

We respect each other

Children who grow with clear values become strong adults.

The Long-Term Result

A family that follows this promise will have:

Less stress

Better health

Controlled expenses

Growing savings

Confident children

Not overnight, but over time.

One Line to Remember

> “A family that keeps its promise lives with strength and peace.”

CHAPTER 28

Teaching Children Life Skills Along with Studies

Education is important, but life skills are equally important.
Marks help children pass exams.
Life skills help them pass life.

This chapter explains how parents can teach basic life skills to children without spending money.

Why Life Skills Matter

Children who learn life skills:

Become confident

Take responsibility

Respect effort

Manage money better

Without life skills, even educated children struggle.

Teach Children the Value of Money

Children should understand:

Money comes from work

It is limited

It must be used carefully

Simple habit

Give small pocket money

Teach them to save part of it

This builds financial sense early.

Involve Children in Daily Work

Let children:

Help in cleaning

Arrange books

Switch off lights

Manage water use

Work teaches responsibility and respect.

Teach Decision Making

Ask children:

What do we really need?

Can we wait?

Is this important now?

Small decisions build thinking ability.

Teach Time Discipline

Time is also a resource.

Teach children:

Fixed study time

Fixed play time

Fixed sleep time

Time discipline creates balance.

Teach Respect for All Work

Children should respect:

House work

Labour work

Office work

No work is small or shameful.

Teach Problem Solving Calmly

When problems come:

Do not panic

Think calmly

Find solutions together

Children learn how to face challenges.

Why These Skills Protect the Future

Life skills help children:

Handle pressure

Avoid waste

Live within limits

Respect family values

These skills stay for life.

One Line to Remember

> “Marks help children grow, but life skills help them stand.”

CHAPTER 29

A Daily Family Checklist: Simple Rules to Follow Every Day

Many families understand good ideas but fail to follow them daily.
This chapter gives a simple daily checklist that keeps the family on the right path.

This checklist is not strict.
It is practical and human.

Morning Checklist

Wake up on time

Drink water

Do light movement or stretching

Prepare home food

Switch off unnecessary lights and fans

A calm morning sets the tone for the day.

Food and Spending Checklist

Eat home-cooked food

Avoid outside snacks

Carry water from home

Buy only what is needed

Note daily expenses

Small food discipline saves money daily.

Travel and Work Checklist

Walk short distances

Use bus when possible

Combine trips

Avoid unnecessary rides

Smart travel saves fuel and time.

Home and Utility Checklist

Close taps properly

Use electricity carefully

Wash clothes in batches

Use gas wisely while cooking

Resource care protects the budget.

Children Checklist

One hour focused study

Limited screen time

Help in small household work

Respect time and elders

Good habits start early.

Evening Checklist

Light walk or stretching

Simple dinner

Family conversation

Plan next day lightly

Evening calm reduces stress.

Monthly Reminder

Save fixed amount

Review expenses

Check progress calmly

Do not panic.
Adjust slowly.

Why a Checklist Works

A checklist:

Reduces forgetting

Builds habit

Gives control

Keeps peace

Small reminders bring big discipline.

One Line to Remember

> “Daily discipline creates lifelong stability.”

CHAPTER 30

One-Page Family Budget: Simple Calculation for a Peaceful Life

Many families fear budgeting because they think it is complicated.
In reality, a budget is just clarity.

This chapter gives a very simple one-page family budget that any family can follow without confusion.

Monthly Income (Example)

Total family income: ₹10,000 per month

This book is written assuming a simple fixed income, but the method works for any income.

Monthly Expense Planning (Family of 4)

1 Food

Rice, vegetables, fruits, eggs, milk

₹3,000

2 House & Utilities

Rent / electricity / water

₹3,500

3 Education

School fees, books (monthly average)

₹1,000

4 Travel

Bus, limited bike fuel

₹600

5 Mobile & Internet

One basic plan

₹250

6 Health & Personal Care

Small medicines, hygiene

₹300

7 Savings & Security

Children saving + emergency saving

₹1,350

✅ TOTAL MONTHLY USE

₹10,000

Every rupee has a purpose.
Nothing is wasted.
Nothing is borrowed.

How This Budget Protects the Family

This simple budget:

Avoids EMI

Prevents sudden shock

Creates saving habit

Gives confidence

Even if income increases, the habit remains the same.

Adjusting the Budget

If income changes:

Increase savings first

Not lifestyle

Lifestyle control is strength.

Teach This Budget to Children

Children should see:

Income
Expense

Saving

This builds financial sense early.

Final Message of This Book

You do not need a big salary to live well.
You need:

Planning

Discipline

Unity

Living well is not luck.
It is a habit.

Line to Remember

> “When money has a plan, life has peace.”

FINAL CHAPTER

Yearly Family Budget and Savings: Living Proof That Our Income Is Enough

This final chapter shows clearly how a family of four
(Father, Mother, Two Children) can live well, stay healthy, and still save money every year.

This is not theory.
This is practical life calculation.

Yearly Family Income (Example)

Monthly income: ₹10,000

Yearly income: ₹1,20,000

Yearly Essential Expenses (Planned Life)

🏠 House & Utilities

(Rent, electricity, water)

₹42,000 / year

🍛 Food (Seasonal + Home Cooking)

(Rice, vegetables, fruits, eggs, milk)

₹36,000 / year

🎒 Education

(School fees, books, bags)

₹12,000 / year

🚌 Travel

(Bus + limited bike use)

₹7,000 / year

📱 Mobile & Internet

(One simple plan)

₹3,000 / year

🩺 Health & Daily Care

(Small medicines, hygiene items)

₹5,000 / year

👕 Clothes & Footwear

(Off-season buying, proper care)

₹8,000 / year

✅ TOTAL YEARLY EXPENSE

₹1,13,000

💾 DIRECT YEARLY SAVING

₹1,20,000 – ₹1,13,000 = ₹7,000

EXTRA SAVINGS BY SMART HABITS (YEARLY)

👩 Ladies Natural Makeup & Self-Care

(Aloe vera, coconut oil, home care)

₹6,000 – ₹9,000 saved

👴 Father Haircut & Shaving

(Home shaving, fewer haircuts)

₹1,500 – ₹2,000 saved

👟 Clothes & Footwear Care

(Less buying, better maintenance)

₹2,000 saved

♻️ Waste to Value (Housewife Contribution)

(Plastic, paper, scrap sale)

₹1,000 – ₹2,000 earned

🎆 Festivals, Functions & Birthdays
(Simple planning, fixed budget)

₹4,000 saved

🚶 Walking & Cycling (Children)

(Less transport cost, better health)

₹2,000 saved

🔢 TOTAL EXTRA BENEFIT (YEARLY)

₹16,500 – ₹21,000

🟢 TOTAL YEARLY SAVING (FINAL RESULT)

Direct saving: ₹7,000

Extra benefit: ₹16,500 – ₹21,000

✅ TOTAL = ₹23,500 – ₹28,000 PER YEAR

What This Means for the Family

No EMI

No borrowing

Better health

Confident children

Peaceful sleep

This is not luxury life.
This is stable and dignified life.

Final Truth of This Book

We did not increase salary.
We increased discipline.

And discipline created savings.

One Final Line to Remember

> “Living well is not about earning more, it is about wasting less.”

AUTHOR’S NOTE

This book was written with one simple intention:
to help ordinary families live peacefully with what they earn.

I am not a financial expert.
I am not a motivational speaker.
I am a person who observed daily life, struggles, mistakes, and solutions around me.

Every idea in this book comes from:

Real family situations

Common household problems

Practical habits

Simple thinking

This book does not teach how to become rich.
It teaches how to become stable, confident, and stress-free.

If this book helped you:

Save a little money

Reduce stress

Avoid debt

Feel confident about your life

Teach your children good values

then this book has achieved its purpose.

Remember always:

Living well is not about earning more.
It is about using what we earn wisely.

Thank you for reading.
Thank you for trusting simple ideas.

Praveen Ramayanam

📘 END OF BOOK

Living Well with What We Earn
Everyday Habits That Protect Money and Health